

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

Ryan E. Ross and	:	Bankruptcy No. 16-70706-JAD
Valerie J. Ross	:	
Debtors	:	Chapter 13
_____	:	
Ryan E. Ross and	:	Related To Doc. No. 98
Valerie J. Ross	:	
Movants	:	
	:	
vs.	:	
	:	
Ronda J. Winnecour, Chapter 13	:	
Trustee	:	
Respondent	:	

CONSENT ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the Consent Motion of the Debtor and the Office of the Chapter 13 Trustee, Docket. No. 98 (“Motion”) filed by Debtors on June 10th, 2020. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED,** and **DECREED** that:

1. The Consent Motion at Docket number 98 is **GRANTED** as provided by the terms of this Order. Debtors are authorized to obtain secured financing for the purchase of a vehicle on the following terms:

- (a) the total amount of financing shall not exceed **\$25,000.00**; and
- (b) the monthly payments made under the financing agreement shall

not exceed **\$500.00**.

2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtors shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing (including details of automobile trade-in or sale, if applicable).

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Pending confirmation of any amended plan providing for the new post-petition loan payments, the trustee is authorized to make monthly adequate protection payments to CARVANA for the contract amount so long as sufficient supplemental funds are provided by Debtors.

5. Notwithstanding the inclusion of the post-petition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of Carvana.

6. Debtors shall serve copies of this Order on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Dated this 12th day of June, 2020.

BY THE COURT:

A handwritten signature in black ink, appearing to read 'JAD', is written over a horizontal line. To the right of the signature, the letters 'mas' are printed.

Jeffery A. Deller,
United States Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:

Ryan E. and Valerie J. Ross
Richard G. Allen, Esquire
Ronda J. Winnecour, Esquire
Office of United States Trustee

Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Ryan E. Ross
Valerie J. Ross
DebtorsCase No. 16-70706-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: lfin
Form ID: pdf900Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2020.

db/jdb +Ryan E. Ross, Valerie J. Ross, 500 Locust Street, Indiana, PA 15701-3022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2020 at the address(es) listed below:

Beth L. Slaby on behalf of Creditor S&T Bank bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
David W. Raphael on behalf of Creditor S&T Bank raphaeld@fnb-corp.com
James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Richard G. Allen on behalf of Debtor Ryan E. Ross ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen on behalf of Joint Debtor Valerie J. Ross ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7